

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CLINT SHIELDS
CORINNE SHIELDS
Debtor(s)

Case No. 14-42542

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2014.
- 2) The plan was confirmed on 05/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/09/2015.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$11,372.18
Less amount refunded to debtor \$487.86

NET RECEIPTS: \$10,884.32

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,905.00
Court Costs \$0.00
Trustee Expenses & Compensation \$469.47
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,374.47

Attorney fees paid and disclosed by debtor: \$95.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Secured	1,200.00	NA	4,240.00	142.35	67.73
Acceptance Now	Unsecured	3,040.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVC	Secured	14,826.00	14,955.29	14,955.29	2,108.80	421.87
AMERICREDIT FINANCIAL SVC	Unsecured	NA	0.00	380.00	0.00	0.00
AMERICREDIT FINANCIAL SVC	Secured	NA	380.00	380.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	34,188.50	34,188.50	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	3,079.20	3,079.20	0.00	0.00
COLLECTION COMPANY OF AMERICA	Unsecured	2,050.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERICA	Unsecured	839.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	705.00	771.19	771.19	0.00	0.00
COMENITY BANK	Unsecured	397.00	450.19	450.19	0.00	0.00
ER SOLUTIONS INC	Unsecured	694.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	994.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	503.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	434.00	434.39	434.39	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	24,000.00	32,004.64	32,004.64	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	80.47	80.47	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	7,628.00	7,628.00	96.44	113.63
LVNV FUNDING	Unsecured	601.00	656.27	656.27	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	50.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	50.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	756.00	459.42	459.42	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	428.80	428.80	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	200.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	NA	329.12	329.12	0.00	0.00
WELLS FARGO BANK NA	Unsecured	35,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	100,000.00	88,456.02	165,622.74	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	77,166.72	77,166.72	3,559.03	0.00
WEST ASSET MANAGEMENT	Unsecured	356.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$165,622.74	\$0.00	\$0.00
Mortgage Arrearage	\$77,166.72	\$3,559.03	\$0.00
Debt Secured by Vehicle	\$14,955.29	\$2,108.80	\$421.87
All Other Secured	\$12,248.00	\$238.79	\$181.36
TOTAL SECURED:	\$269,992.75	\$5,906.62	\$603.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$80.47	\$0.00	\$0.00
TOTAL PRIORITY:	\$80.47	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$73,181.72	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,374.47</u>
Disbursements to Creditors	<u>\$6,509.85</u>
TOTAL DISBURSEMENTS :	<u>\$10,884.32</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.